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Appln. No. 09/857,383
Amendment dated January 12, 2005
Reply to Office Action of October 20, 2004

Attorney Docket No. 01304/LH

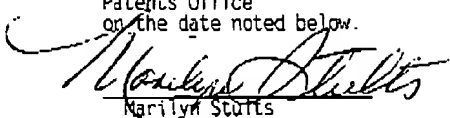
**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

Applicant : H. KERKDIJK
Serial No. : 09/857,383
Filed : June 1, 2001
For : SYSTEM FOR SECURE
TRANSACTIONS
Art Unit : 3621
Examiner : Jalatee Worjloh
Confirm. No.: 4727
Customer No.: 01933

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TOTAL PAGES: 18

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Marilyn Stuffs

Dated: January 12, 2005

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**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE - GROUP 3600**

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S I R :

This is responsive to the Final Office Action dated October
20, 2004, the term for response to which expires January 20,
2005.

Amendments to the Claims are reflected in the listing of claims
which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

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